The Space Coast Waterfront Buyer Checklist

Match the Water to Your Boat

Comment WATERFRONT guide | Brevard County, Florida

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How to use this checklist

The most expensive mistake a waterfront buyer can make is buying a canal the boat cannot use. Start with the boat, match it to the water, then find the house.

I'm Carrie Liotta, a REALTOR on Florida's Space Coast, and I spend a lot of my time helping people buy on the water in Brevard County. Pair this checklist with my free Space Coast Canal Depth Guide: https://321coastalliving.com/canal-depth-guide/

Important: depths in this guide are typical approximate ranges at normal water levels. They are not survey data and not for navigation. Always verify depth at the dock, in person, for your boat.

1. Boat worksheet

	Boat you own now	**Boat you may own later**
Length		
Draft (feet)		
Height above water with T top or canvas up		
Weight (for lift rating)		
Where you want to go most (ocean, river, fishing flats)		

- ☐ Confirm draft from the manufacturer specs, then add a margin for low water
- ☐ Measure height with the T top, antennas, and canvas up

2. Waterfront types on the Space Coast

"Waterfront" means very different things here. Phrases like "deep water" and "ocean access" do not have one official meaning.

- ☐ Backyard canal (for example, many Merritt Island canals): depth varies street by street
- ☐ Riverfront on the Indian River (for example, Rockledge and Cocoa): wide water, often shallow near shore, so dock length matters
- ☐ Banana River: very shallow outside the marked channels
- ☐ Beachside canals (for example, Cocoa Beach): the run to the ocean can be long because of the route and speed zones

3. Typical depth ranges

These are typical ranges from my Canal Depth Guide, not survey data.

- Many backyard canals on Merritt Island and around Brevard: about 3 to 5 feet
- Canaveral Barge Canal: about 11 to 12 feet, the deep water route across Merritt Island toward Port Canaveral
- Banana River: very shallow outside marked channels
- Mainland riverfront: depends on dock length and shoreline

Enter your boat's draft in the Canal Depth Guide to see which waterways fit, which are tight, and which do not work at typical low water: https://321coastalliving.com/canal-depth-guide/

4. Water level basics

- ☐ The Indian River Lagoon system has almost no lunar tide
- ☐ Water levels move with wind, season, and rainfall
- ☐ A strong west wind can take a foot or more out of a canal
- ☐ Depth at the seawall can differ from depth mid canal
- ☐ Shoaling can change after storms

5. Route map

Depth tells you if the boat floats. The route tells you if it can go anywhere.

- ☐ Map every bridge between the dock and where you want to go
- ☐ Note whether each bridge is fixed or opens, and its clearance
- ☐ Some canals and creeks have a low fixed bridge with only about 7 feet of clearance, which most boats with a T top will not clear
- ☐ Mathers Bridge: a swing bridge with about 7 feet of clearance closed that opens on request
- ☐ Canaveral Lock: operated by the U.S. Army Corps of Engineers and free to use, connecting the Banana River side to Port Canaveral and the ocean
- ☐ Estimate run time to the ocean, including no wake and speed zones

Worksheet: Route

Bridge or lock	Fixed or opens	Clearance	Clears my boat?

6. How to check depth in person

- ☐ Go at low water, ideally after a few days of west wind or in winter
- ☐ Measure at the end of the dock and where the boat will sit, using a marked pole or depth sounder
- ☐ Measure mid canal and at the canal mouth
- ☐ Write down the date, time, and wind conditions
- ☐ Compare to your boat's draft plus a margin
- ☐ Plan about an hour on site

7. Seawall, dock, and lift

- ☐ Seawall age, material, and condition (cracks, leaning, gaps, sinkholes behind the cap)
- ☐ Dock length, condition, and electric or water at the dock
- ☐ Lift type and weight rating compared to your boat
- ☐ Permits for the dock, lift, and seawall work
- ☐ Repair records, surveys, and any engineering reports
- ☐ Consider a marine contractor inspection in addition to the home inspection

8. Questions for the seller and neighbors

- ☐ What boat did you keep here, and how often did you take it out?
- ☐ Did you ever have trouble getting in or out in winter or after wind?
- ☐ When was the seawall built or last repaired?
- ☐ Has the canal ever been dredged? Is any dredging planned?
- ☐ Any damage or repairs after storms?
- ☐ Neighbors and local marinas: which spots get shallow?

9. Flood insurance and elevation basics

- ☐ Look up the flood zone at msc.fema.gov
- ☐ Ask for an elevation certificate
- ☐ Standard homeowners policies do not cover flood
- ☐ NFIP policies usually have a 30 day waiting period
- ☐ Get flood and homeowners quotes before you write the offer

10. Plan B when the big boat does not fit

- ☐ Keep a smaller boat at the house and the larger boat at a marina
- ☐ Use dry storage near the inlet or port

- ☐ Decide on purpose whether paddling and the view are what you want most
- ☐ Make this choice before closing, not after

Ready to find water that fits?

Tell me about your boat, and I'll help you match it to the right water.

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This guide is general information, not legal, insurance, or navigation advice. Verify details for any specific property.